

Information to identify the case:

Debtor 1 **Jonathan C Driver**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5492**

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

EIN

Social Security number or ITIN

EIN

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **11-24730-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jonathan C Driver

11/17/16

By the court:

Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jonathan C Driver
Debtor

Case No. 11-24730/GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
Form ID: 3180W

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Total Noticed: 49

Date Rcvd: Nov 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2016.

db +Jonathan C Driver, 504 Osborne Street, White Oak, PA 15131-1023
cr JPMorgan Chase Bank, N.A., Chase Records Ctr Attn Correspond Mail,
Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
cr +Moon Area School District, The Law Offices of Ira Weiss, 445 Fort Pitt Boulevard,
Suite 503, Pittsburgh, PA 15219-1308
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
13136567 +Beaver County, Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139
13136569 +Beaver County Tax Claim, 810 third Street, Beaver, PA 15009-2139
13136570 +Beaver County Tax Claim Bureau, Courthouse, 810 Third Street, Beaver, PA 15009-2100
13136573 +Beaver County Treasurer, P.O. Box 250, Beaver, PA 15009-0250
13136575 Chase, P.O. Box 15153, West Point, NY 10996
13136578 Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
13136582 Citi Cards, P.O. Box 689197, Des Moines, IA 50368-9197
13185583 +City and SD of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,
Pittsburgh PA 15219-6101
13136562 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,
Pittsburgh PA 15219-6101
13136583 +Earl Novendstern, 2506 Hollywood Drive, Pittsburgh, PA 15235-4918
13136586 +First National Bank, c/o Thomas E Reilly Esq, 2200 Georgetowne Dr-Ste 403,
Pittsburgh PA 15143-8797
13136587 +First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
13136589 Great Lakes, Dept. of Edication, P.O. Box 530229, Atlanta, GA 30353-0229
13183095 Great Lakes Educational Loan Services, Claims Filing Unit, PO Box 8973,
Madison, WI 53708-8973
13155628 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Dept oh4-7119, Columbus, OH 43219-6009
13525221 JPMorgan Chase Bank, National Association, c/o David W. Raphael, Esquire,
Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
13525220 +JPMorgan Chase Bank, National Association, 700 Kansas Lane, Mail Code LA4-5555,
Attn: Correspondence Mail, Monroe, LA 71203-4774
13136593 +Keystone Municipal Collections, 546 Wendel Road, Irwin, PA 15642-7539
13157001 +Moon Area School District (Moon Township), Keystone Collections Group,
c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539
13157000 +Moon Township, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd.,
Irwin, PA 15642-7539
13345430 PA Department of Revenue, Bureau of Individual Taxes, PO Box 28121,
Harrisburg, PA 17128-1210
13136597 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
13136599 +Treasurer, City & School District Real Estate Tax, PO Box 747017,
Pittsburgh, PA 15274-7017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 18 2016 01:43:18 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13136561 EDI: MERRICKBANK.COM Nov 18 2016 01:28:00 Advanta, P.O. Box 5657, Hicksville, NY 11802
13226729 EDI: MERRICKBANK.COM Nov 18 2016 01:28:00 Advanta Bank Corporation,
c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13170550 EDI: BECKLEE.COM Nov 18 2016 01:28:00 American Express Bank, FSB, c/o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
13165913 EDI: BECKLEE.COM Nov 18 2016 01:28:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13136563 EDI: AMEREXPR.COM Nov 18 2016 01:28:00 Amex, P.O. Box 1270, Newark, NJ 07101-1270
13143332 EDI: BANKAMER2.COM Nov 18 2016 01:28:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
13136566 EDI: BANKAMER.COM Nov 18 2016 01:28:00 Bank Of America, P.O. Box 15019,
Wilmington, DE 19886-5019
13136565 EDI: BANKAMER.COM Nov 18 2016 01:28:00 Bank of America, PO Box 15222,
Wilmington, DE 19886-5222
13169860 +EDI: BANKAMER.COM Nov 18 2016 01:28:00 Bank of America, N.A. S/B/M To BAC Home et.al,
Bankruptcy Department, Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
13136581 EDI: CITICORP.COM Nov 18 2016 01:28:00 Citi Cards, P.O. Box 182564,
Columbus, OH 43218-2564
13136576 EDI: CHASE.COM Nov 18 2016 01:28:00 Chase, P.O. Box 1513, Wilmington, DE 19886-5153
13136577 EDI: CHASE.COM Nov 18 2016 01:28:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
13174101 EDI: CHASE.COM Nov 18 2016 01:28:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
13136591 +EDI: HFC.COM Nov 18 2016 01:28:00 HSBC, PO Box 8800, Baltimore, MD 21288-0001
13136592 +EDI: IRS.COM Nov 18 2016 01:28:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
13136595 EDI: WFNNB.COM Nov 18 2016 01:28:00 Levin, c/o WFNNB, P. O. Box 659704,
San Antonio, TX 78265-9704
13136596 +EDI: RMSC.COM Nov 18 2016 01:28:00 Lowes/GEMB, PO Box 530914, Atlanta, GA 30353-0914

District/off: 0315-2

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13194267	EDI: PRA.COM Nov 18 2016 01:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13343390	EDI: PRA.COM Nov 18 2016 01:28:00	Portfolio Recovery Associates, LLC, POB 41067, NORFOLK, VA 23541
13136600	+EDI: URSI.COM Nov 18 2016 01:28:00	United Recovery Systems, P.O. Box 722929, Houston, TX 77272-2929
13178212	EDI: Q3G.COM Nov 18 2016 01:28:00	World Financial Network National Bank, Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty	Sto-Rox School District, Law Offices of Ira Weiss, 445 Fort Pitt Blvd Ste 503, Pittsburgh
cr	Allegheny County
cr	Bank of America, N.A.
cr	City and SD of Pittsburgh
cr	Duquesne Light Company
cr	First National Bank of Pennsylvania
cr	JPMorgan Chase Bank, National Association
cr	NATIONSTAR MORTGAGE LLC
cr*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC., POB 41067, Norfolk, VA 23541)
13136564*	AMEX, P.O. Box 1270, Newark, NJ 07101-1270
13136568*	+Beaver County, Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139
13136571*	+Beaver County Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139
13136572*	+Beaver County Tax Claim Bureau, Courthouse, 810 Third Street, Beaver, PA 15009-2100
13136574*	+Beaver County Treasurer, P.O. Box 250, Beaver, PA 15009-0250
13136590*	++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Home Depot Credit Services, Processing Center, Des Moines, IA 50364)
13136579*	Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
13136580*	Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
13136584*	+Earl Novendstern, 2506 Hollywood Drive, Pittsburgh, PA 15235-4918
13136585*	+Earl Novendstern, 2506 Hollywood Drive, Pittsburgh, PA 15235-4918
13136588*	+First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
13136594*	+Keystone Municipal Collections, 546 Wendel Road, Irwin, PA 15642-7539
13653166*	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)
13208202*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
13136598	##Quest Diagnostics, P.O. Box 71313, Philadelphia, PA 19176-1313

TOTALS: 8, * 15, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: amaz
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor NATIONSTAR MORTGAGE LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor Nationstar Mortgage, LLC. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Brian T. LaManna on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmail@mwc-law.com
David W. Raphael on behalf of Creditor JPMorgan Chase Bank, N.A. draphael@grenenbirsic.com, mcupec@grenenbirsic.com
David W. Raphael on behalf of Creditor JPMorgan Chase Bank, National Association draphael@grenenbirsic.com, mcupec@grenenbirsic.com
Jeffrey R. Hunt on behalf of Creditor City and SD of Pittsburgh jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Jeremy J. Kobeski on behalf of Creditor JPMorgan Chase Bank, National Association pawb@fedphe.com
Jerome B. Blank on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com
Laura M. McCurdy on behalf of Creditor Moon Area School District lmccurdy@wbklegal.com
Laura M. McCurdy on behalf of Attorney Sto-Rox School District lmccurdy@wbklegal.com
Lauren M. Lamb on behalf of Debtor Jonathan C Driver julie.steidl@steidl-steinberg.com/courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam brose@steidl-steinberg.com;cgoga@steidl-steinberg.com
Marissa Myers Cohen on behalf of Creditor JPMorgan Chase Bank, N.A. mcohen@mwc-law.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtd rive.com
Robert P. Wendt on behalf of Creditor Bank of America, N.A. pawb@fedphe.com
Ronda J. Winnecour cmevf@chapter13trusteeewpa.com
Thomas E. Reilly on behalf of Creditor First National Bank of Pennsylvania ecf@tomreillylaw.com

TOTAL: 18